



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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Ark. Stat. Ann. § 66-3030 applies to permanent life insurance policies or contracts. The following types of insurance are not considered to be under the provisions of this statute:

1. Term Life Insurance
2. Credit Life Insurance
3. Group Insurance
4. Life Insurance issued in connection with a pension, profit-sharing or other benefit plan.

Linda N. Garner
INSURANCE COMMISSIONER